

College Credit Completion Requirements for 21st Century Scholars

The most cost-effective degree is an on-time degree. This is especially true for 21st Century Scholars because your financial aid is limited to four years.

21st Century Scholars must complete at least 30 credits each academic year—beginning with students first entering college during the 2013-2014 academic year—in order to receive the full scholarship award. The **full award** covers **100% of tuition and mandatory fees** at Indiana public colleges.

Completing at least 30 college credits each academic year is the best way to stay on track to graduate on time. Scholars who complete fewer credits *may* be eligible for the **Frank O'Bannon Grant**¹ (about 35% of the amount you would have received by earning the full award). The number of credits completed will be evaluated at the end of each academic year, which typically includes fall, spring, and summer terms at traditional-semester colleges.

The table below shows how the number of credits completed each year relates to the award amount Scholars would be eligible to receive at an Indiana four-year public college the following year.

| 21 st CENTURY SCHOLARSHIP AWARD | Approximate Award Amount at a Four-Year Public College | COLLEGE CREDITS EARNED | | |
|--|--|------------------------|---------------------|---------------------|
| | | End of First Year | End of Second Year | End of Third Year |
| Full Award | 100% of tuition and mandatory fees | 30 credits | 60 credits | 90 credits |
| Frank O'Bannon Grant | \$3,400 or less | 24-29 credits | 48-59 credits | 72-89 credits |
| No Award | \$0 | 23 credits or fewer | 47 credits or fewer | 71 credits or fewer |

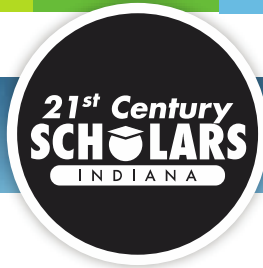
Credit amounts are based on traditional semester calendars. If you attend a university that uses trimesters or quarters, talk to your financial aid office about the credit hour equivalent at your school.

Tips for Staying On Track

- **Take 15 to finish.** Completing 15 credits each semester is the simplest way to earn 30 credits a year and to stay on track to earn your degree on time. Just remember: “15 to finish!”
- **Complete your courses.** Completed credits refer to classes in which you earn a passing letter grade of D or higher. Classes that you fail (F), withdraw from (W), or receive an incomplete in (I) do not count toward the credit completion requirement.

¹ The Frank O'Bannon Grant is a need-based award and students must meet certain income requirements to be eligible. For more information, visit <http://www.in.gov/che/4506.htm>.





More Tips for Staying on Track

- **Get ahead with dual credit and AP.** College credits completed in high school (through Dual Credit or Advanced Placement courses) count toward the credit completion requirement. Check with your college advisor to make sure these credits have been applied to your credit total.
- **Use the summer!** Credits completed during the summer term count toward the completed credit total.² You can choose to defer a portion of your scholarship for use during the summer term to help you pay for summer classes. Contact your college financial aid office for details.
- **Plan remediation carefully.** Up to 12 credits of remedial courses taken to brush up on your math or English skills can count toward the 30 credits-per-year completion requirement, provided the remedial credits are earned during your first year of college. If you are required to take remedial courses, talk to your academic advisor about other options, such as a “co-requisite” model, which allows you to earn credits toward graduation while honing your skills.
- **Catch up on credits if you fall behind.** If you don’t earn the full scholarship award in a particular year you can earn your way back into the Scholars program by completing additional credits the following year. For example, if you only completed 27 credits the first year, but completed 33 the second year for a total of 60, you would start receiving the full award again in the third year.
- **Ask for help if disaster strikes.** If you don’t meet the credit completion minimums you can appeal to have your award amount reinstated if you have special circumstances like illness or death in the family.
- **Don’t forget the rest.** In addition to the annual credit completion requirement, you must continue to honor the 21st Century Scholars Pledge, meet all financial aid (FAFSA) filing requirements and deadlines, enroll in at least 12 credits during the fall and spring semesters and fulfill your college’s Satisfactory Academic Progress standards to maintain Scholarship eligibility.
- **Talk to campus professionals.** Work closely with your college advisor and financial aid office before making decisions regarding enrollment and dropping/ adding courses.

Questions?

Call us at **1-888-528-4719** or send an email to **Scholars@che.in.gov**

² For purposes of credits completed, the academic year begins with the first semester a Scholar enrolls in college. Scholars enrolling during the fall term have through the end of the following summer to complete credit minimums. Scholars enrolling during the spring term have through the end of the following fall to complete credit minimums.

